What is claimed is:

1. A method of capitalizing a person comprising:

determining a portion of a future revenue of an economic entity which is attributable to an individual business unit (IBU), the IBU representing a person in the economic entity;

determining a portion of a future cost of the economic entity which is attributable to the IBU;

determining a future profit of the economic entity which is attributable to the IBU; and

capitalizing the determined profit of the IBU.

2. The method according to claim 1 wherein the step of capitalizing includes multiplying the determined profit by a number of periods over which the IBU is to be valued.

3. The method according to claim 1 wherein the step of capitalizing includes discounting the determined profit to a present value.

4. The method according to claim 1 wherein the capitalized profit is a tradable commodity that can be sold by the IBU, further comprising determining from the capitalized profit a cash portion and an equity portion for sale to a purchasing entity, the equity portion representing an equity stake in the purchasing entity buying the capitalized value of the IBU.

5. The method according to claim 4, further comprising repaying the capitalized value from a future profit attributed to the IBU.

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6. The method according to claim 1 wherein the determined profit is capitalized over a predetermined time period and is a tradable commodity that can be sold by the IBU, further comprising:

buying by a purchasing entity the capitalized profit; and

sharing between the purchasing entity and the IBU any additional profit that is generated during the predetermined period through a reduced cost attributable to the IBU or an increased revenue attributable to the IBU.

7. The method according to claim 6 wherein the capitalized profit is determined using the following formula:

$$w = (Pn - sv - cv/a) \times t$$

wherein w is the capitalized profit, Pn is the determined profit attributable to the IBU, *sv* is a salary sacrifice by the IBU, *cv* is a cost saving attributable to the IBU, a is a division factor for apportioning the cost saving between the purchasing entity and the IBU, and t is a number of time periods over which the determined profit is capitalized.

8. The method according to claim 7 wherein Pn is determined by multiplying the future revenue of the economic entity by an allocation factor for the IBU.

9. The method according to claim 1, further comprising:

buying by a purchasing entity the capitalized profit; and

contracting with the IBU to permit the purchasing entity to collect at least a portion of referral fees from third party entities that are referred to by the IBU.

10. The method according to claim 1, further comprising determining an allocation factor for each IBU in the economic entity, and the profit attributable to each IBU is determined according to the allocation factor for the each IBU.

11. The method according to claim 1, further comprising:

determining an allocation factor for the IBU in the economic entity, and

wherein the revenue, cost and profit attributable to the IBU are determined according to the same allocation factor for the IBU.

12. The method according to claim 1, further comprising:

determining a profit allocation factor for a portion of the future profit of the economic entity which is associated with an indirect IBU, the indirect IBU representing a person in the economic entity and having no attributable revenue; and

determining the associated profit according to the determined profit allocation factor.

13. A method of calculating an economic worth of a person comprising:

determining a portion of a future profit of an economic entity which is attributable to an individual business unit (IBU), the IBU representing one person among a plurality of persons in the economic entity and the determined profit being owned by the IBU; and

capitalizing the determined profit of the IBU, the capitalized profit being a tradable commodity that can be sold by the IBU.

14. The method according to claim 13, further comprising determining from the capitalized profit a cash portion and an equity portion for sale to a purchasing entity, the equity portion representing an equity stake in the purchasing entity buying the capitalized value of the IBU.

15. The method according to claim 13, further comprising:

buying by a purchasing entity the capitalized profit; and

sharing between the purchasing entity and the IBU any additional profit that is generated through a reduced cost attributable to the IBU or an increased revenue attributable to the IBU.

16. The method according to claim 13 wherein the capitalized profit is determined using the following formula:

$$w = (Pn - sv - cv/a) \times t$$

wherein w is the capitalized profit, Pn is the determined profit attributable to the IBU, *sv* is a salary sacrifice by the IBU, *cv* is a cost saving attributable to the IBU, a is a division factor for apportioning the cost saving between the purchasing entity and the IBU, and t is a number of time periods over which the determined profit is capitalized.

17. The method according to claim 13, further comprising:

buying by a purchasing entity the capitalized profit; and

contracting with the IBU to permit the purchasing entity to collect at least a portion of referral fees from third party entities that are referred to by the IBU.

18. A method of capitalizing a person comprising:

determining a portion of a future revenue of an economic entity which is attributable to an individual business unit (IBU), the IBU representing one worker among a plurality of workers in the economic entity and the determined profit being owned by the IBU;

determining a portion of a future cost of the economic entity which is attributable to the IBU;

determining a future profit of the economic entity which is attributable to the IBU, the determined profit being owned by the IBU;

capitalizing the determined profit of the IBU; and

selling the capitalized profit to a purchasing entity.

19. The method according to claim 18 wherein the capitalized profit is determined using the following formula:

$$w = (Pn - sv - cv/a) \times t$$

wherein w is the capitalized profit, Pn is the determined profit attributable to the IBU, *sv* is a salary sacrifice by the IBU, *cv* is a cost saving attributable to the IBU, a is a division factor for apportioning the cost saving between the purchasing entity and the IBU, and t is a number of time periods over which the determined profit is capitalized.

20. The method according to claim 18 wherein Pn is determined by multiplying the future revenue of the economic entity by an allocation factor for the IBU.

21. The method according to claim 18, further comprising contracting with the IBU to permit the purchasing entity to collect at least a portion of referral fees from third party entities that are referred to by the IBU.